

In re:

Hetman, Daniel

Debtor(s)

**SIGNATURE DECLARATION**Case no. BKY **12-40071**

- PETITION, SCHEDULES & STATEMENTS  
 CHAPTER 13 PLAN  
 SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION  
 MODIFIED CHAPTER 13 PLAN  
 MOTION TO CONFIRM MODIFIED CHAPTER 13 PLAN  
 OTHER (Please describe: \_\_\_\_\_)

I [WE], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

- \* The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- \* The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- \* [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- \* I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- \* [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date: 7/2/13X Daniel A. Hetman

Signature of Debtor or Authorized Representative

X \_\_\_\_\_  
Signature of Joint DebtorDaniel A. Hetman

Printed Name of Debtor or Authorized Representative

Printed Name of Joint Debtor

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

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Post-confirmation modified  
CHAPTER 13 PLAN

In re: Hetman, Daniel Aaron

Dated: July 12, 2013

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DEBTOR

Case No. 12-40071

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*In a joint case,  
debtor means debtors in this plan.*

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**1. DEBTOR'S PAYMENTS TO TRUSTEE —**

- a. As of the date of this plan, the debtor has paid the trustee \$ 7650  
b. After the date of this plan, the debtor will pay the trustee \$ 450 per month for 43 months, beginning July, 2013 after the filing of this plan for a total of \$19,350 or until all allowed claims are paid in full, whichever happens first.  
Minimum plan length is 60 months from the date of initial plan payment unless all allowed claims are paid in less time.  
c. The debtor will also pay the trustee \_\_\_\_\_  
d. The debtor will pay the trustee a total of \$19,350 from the date of modification.

**2. PAYMENTS BY TRUSTEE —** The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$ 1,935.00 [line 1(d) x .10].

**3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] —** The trustee will promptly pay from available funds *the remaining balance of* adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

Creditor	Monthly Payment	Number of Months	Total Payments
a.			
b.			
c.TOTAL			\$

**4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] —** The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

Creditor	Description of Property
a.	
b.	

**5. CLAIMS NOT IN DEFAULT —** Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

Creditor	Description of Claim
a.	
b.	
c.	

**6. HOME MORTGAGES REMAINING IN DEFAULT [§ 1322(b)(5) and § 1322(e)] —** The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. All following entries are estimates. The trustee will pay the *actual remaining balance* of amounts of default.

Creditor	Amount of Default	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Bank of America	16282.61	300/400	19/20	40	16282.61
b.					
c.					
d. TOTAL					\$

**7. CLAIMS IN DEFAULT [§ 1322 (b)(3) and (5) and § 1322(e)]** — The trustee will cure *the remaining balance* of defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

Creditor	Amount of Default	Int. rate (if applicable)	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a.						
b.						
c. <b>TOTAL</b>						\$ _____

**8. OTHER REMAINING SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)]** — The trustee will pay, on account of the following allowed secured claims, the amount set forth in the “Total Payments” column below. Creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law, or the date of the debtor’s discharge. NOTWITHSTANDING A CREDITOR’S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR’S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR’S ALLOWED SECURED CLAIM.

*Amount to be paid reflects remaining balance. Interest on the following claim has been pre-computed from earlier plan.*

Creditor	Claim Amount	Secured Claim	Int. Rate	Beginning in Month #	(Monthly Payment)	X of Payments	=	on Account of Claim	+ Protection from ¶ 3)	= TOTAL PAYMENTS
a.										
b.										
c.										
d. <b>TOTAL</b>										\$ _____

**9. REMAINING PRIORITY CLAIMS** — The trustee will pay in full *the remaining balance* of all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Attorney Fees	\$500*	400/100	18/19	2	500
b. Domestic support	\$				
c. IRS	\$				
d. MN Dept. of Rev.	\$				
e. postpetition IRS	\$1				
f. <b>TOTAL</b>					\$ 500

\*\$275 paid prior to modification, \$500 added pursuant to Local Rule 2016-1(d)(2).

**10. SEPARATE CLASS OF REMAINING UNSECURED CREDITORS** — In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows: \_\_\_\_\_

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a.						
b.						
c. <b>TOTAL</b>						\$ _____

**11. TIMELY FILED REMAINING UNSECURED CREDITORS** — The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$1,420 [line 1(d) minus lines 2, 6(d), 7(d), 8(d), 9(f), and 10(c)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$.
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ 44,661
- c. Total estimated unsecured claims are \$ 44,661 [line 11(a) + line 11(b)].

**12. TARDILY-FILED UNSECURED CREDITORS** — All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

**13. OTHER PROVISIONS — The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.**

- To the extent that Child Support is an unsecured claim for AFDC reimbursement, it shall be designated a separate class and paid in full. Child Support Collections is authorized to continue automatic wage withholding for ongoing, post-petition child support. Child Support Collections may obtain, modify and enforce the debtor's current ongoing child support obligation, including medical support and child care, including wage withholding.
- If a foreclosure occurs on debtor's real estate during the term of the Chapter 13 Plan, the debtor(s) shall cease making mortgage payments pursuant to Paragraph 5 and/or 6 of the Plan, and any remaining deficiencies on all mortgages secured by the property foreclosed shall be treated and discharged as general unsecured claims under the Plan.
- Claims filed as secured, but for which the plan makes no express provision shall be paid as unsecured claims as set forth in Paragraph 11 above.
- Debtor(s) shall be entitled to the first \$1200 for an individual and \$2000 for a couple, of each year's tax refunds, and any remaining balance shall be paid to the trustee. Any Earned Income Credit shall be retained by the debtor(s).
- Pursuant to 11 USC Sec. 1305(a)(1), claims for December 31, 2011 post-petition federal income taxes are to be included in the plan.
- If the plan provides for payment of an obligation by a 3<sup>rd</sup> party or co-debtor, and a default occurs, any resulting claim shall be treated and discharged as a general, unsecured claim.
- Secured creditors are authorized to and shall continue to send the debtor(s) billing statements unless the Plan provides for surrender of the collateral.
- The Trustee may distribute additional sums not expressly provided at the trustee's discretion.
- This plan does not release creditors from their ongoing duty to correct and update information with consumer reporting agencies as required by Section 623 of the Fair Credit Reporting Act. Secured creditors shall continue to report all payments received on account of secured claims to consumer reporting agencies.

**14. CLAIM HELD BY Wings Financial UNDER 11 USC SECTION 506**

-The debtor's residential property located at 230 Craigbrook Way, Fridley MN, 55432 and legally described as Lot 5, Block 7, Pearson's Craigway Estates 2nd Addition, Anoka County, Minnesota is encumbered by a first mortgage held by Bank of America and a second mortgage recorded as document (#494054.002) held by Wings Financial (hereinafter "junior lienholder"). The debtor shall file a motion pursuant to 11 U.S.C. sec.506(a) for determination that the junior lienholder's claim in this case is unsecured in its entirety and therefore, void pursuant to 11 U.S.C. sec. 506(d). If the motion is granted, the chapter 13 trustee shall treat any timely claim filed by the junior lienholder as an unsecured claim.

- The debtor's co-tenant in the homestead located at 230 Craigbrook Way, Fridley MN, 55432 and legally described as Lot 5, Block 7, Pearson's Craigway Estates 2nd Addition, Anoka County Minnesota, settled the mortgage held by Citimortgage against this property. This mortgage has been released and no longer encumbers the property, nor has a claim against the bankruptcy estate. Release of this lien has made Wings Financial Credit Union into the second lienholder on the subject Craigbrook Way property.

**15. SUMMARY OF PAYMENTS —Estimated from the date of modification**

Trustee's Fee [Line 2] .....	\$ 1,935.00
Home Mortgage Defaults [Line 6(d)] .....	\$ 16,282.61
Claims in Default [Line 7(d)] .....	\$
Other Secured Claims [Line 8(d)] .....	\$
Priority Claims [Line 9(f)] .....	\$ 500
Separate Classes [Line 10(c)] .....	\$
Unsecured Creditors [Line 11] .....	\$ 632.39
<b>TOTAL [must equal Line 1(d)] .....</b>	<b>\$ 19,350</b>

*Insert Name, Address, Telephone and License Number of Debtor's Attorney:*

Law Office of Curtis K. Walker  
Curtis K. Walker, #113906  
Mary C. Hoben, #335411  
Andrew C. Walker #0392525  
Michael A. Stephani #0390262  
4356 Nicollet AV S  
Minneapolis MN 55409  
(612) 824-4357

Signed /s/ Daniel Hetman  
Debtor

Signed /s/  
Debtor (joint case)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE: Hetman, Daniel Aaron

Case no. BKY 12-40071

Debtor

Chapter 13

UNSWORN CERTIFICATE OF SERVICE

I, Andrew C. Walker, declare under penalty of perjury that on July 12, 2013, I mailed copies of the foregoing Postconfirmation Modified Plan, by first class mail postage prepaid to each entity named below at the address stated below for each entity:

United States Trustee  
1015 U.S. Courthouse  
300 South 4th Street  
Minneapolis, MN 55415

Jasmine Keller  
Chapter 13 Trustee  
310 Plymouth Building  
12 South Sixth Street  
Minneapolis, MN 55402

Ken Betzler, cotenant and codebtor  
230 Craigbrook Way  
Fridley MN 55432

and by certified mail to:

Bank of America, N.A. c/o Brian T. Moynihan, CEO  
100 North Tryon St  
Charlotte NC 28202

Wings Financial Credit Union  
c/o R. Frank Weidner, President & CEO  
14985 Glazier Ave, Ste 100  
Apple Valley, MN 55124-6539

And Creditors on attached list

Executed on: July 12, 2013

/e/ Andrew C. Walker  
Curtis K. Walker #113906  
Mary C Hoben, #335411  
Andrew C. Walker #392525

4356 Nicollet Avenue South  
Minneapolis, MN 55409  
(612) 824-4357

AID Associates INC  
dba Plaza Assoc JAF Station  
PO Box 2769  
New York NY 10116 2769

Home Depot Citi Cards  
Private Label Bankruptcy  
PO Box 20483  
Kansas City MO 64195

American Accounts & Advisers,  
Inc.  
7460 80th St S  
Cottage Grove MN 55016

CitiMortgage Correspondence  
PO Box 660065  
Dallas TX 75266

HSBC Card Services  
PO Box 15221  
Wilmington DE 19850

Associated Recovery Systems  
PO Box 469046  
Escondido CA 92046-9046

Client Services  
3451 Harry Truman Blvd  
St. Charles MO 63301 4047

Intermed Consultants  
6200 shingle Crk Ste 300  
Brooklyn Center MN 55430-2168

AT&T Universal Card Customer  
Service  
PO Box 6500  
Sioux Falls, SD 57117-6500

Credit One Bank  
PO Box 98873  
Las Vegas NV 89193

JC Penneys/GE Capital Retail  
Bank  
Attn Bankruptcy Dept  
PO Box 103104  
Roswell GA 30076

Bank of America Home Loans  
Customer Service  
PO Box 5170  
Simi Valley CA 93062 5170

Discover Card  
PO Box 30943  
Salt Lake City UT 84130

Johnson Rodenberg & Lauinger  
1004 East Central Avenue PO  
Box 4127  
Bismarck ND 58502-4127

Barclay's Bank Delaware  
PO Box 8803  
Wilmington DE 19899

Diversified Adjustment Service  
Inc  
600 Coon Rapids Blvd  
Coon Rapids MN 55433

Ken Betzler  
230 Craigbrook Way  
Fridley MN 55432

Blue Cross Blue Shield of  
Minnesota  
PO Box 64560  
St. Paul, MN 55164

Financial Recovery Services  
Inc  
PO Box 385908  
Minneapolis MN 55438

Law Offices of Curtis K.  
Walker  
4356 Nicollet Ave So  
Minneapolis, MN 55409

Capital One Bankruptcy Dept  
PO Box 5155  
Norcross GA 30091

First Premier Bank  
Correspondence  
PO Box 5524  
Sioux Falls SD 57117 5524

Leading Edge Recovery  
Solutions  
5440 N Cumberland Ave Ste 300  
Chicago IL 60656-1490

Chase  
PO Box 15298  
Wilmington DE 19850 5298

Frontline Asset Strategies  
1935 West County Rd B2 Ste 425  
Roseville MN 55113-2797

Legacy Visa/ First National  
Credit Card  
PO Box 2677  
Omaha NE 68103

Chase cardmember service  
PO Box 15821  
Wilmington DE 19850-5821

HFC/HSBC  
650 County 10 NE  
Blaine MN 55434

LHR  
354 Rust Lane  
Boerne TX 78006-8202

LVNV Funding LLC

PO Box 10584

Greenville SC 29603

Orchard Bank

HSBC Card Services

PO Box 80084

Salinas CA 93912-0084

Wings Financial

14985 Glazier Avenue ste 100

Apple Valley MN 55124 7490

Macys Bankruptcy Processing

PO Box 8053

Mason OH 45040

Park Nicollet

3800 Park Nicollet Blvd

St Louis Park MN 55416 2699

Mainstreet Acquisition Corp

c/o Frontline Asset Strategies

1935 W County Rd B2 #425

Roseville MN 55113

Peterson Fram Bergman

55 East Fifth Street 800

St Paul MN 55101

Malacko Law Office

PO Box 135

Cottage Grove MN 55016

Portfolio Recovery Associates

LLC

120 Corporate Blvd

Norfolk VA 23502

MCM

8875 Aero Dr

Ste 200

San Diego CA 92123

Quello Clinic LTD

7801 East Bush Lake Road #300

Bloomington MN 55439-3150

MCM

PO Box 939033

San Diego CA 92193

Sears Credit Cards

PO Box 6283

Sioux Falls SD 57117 6283

MRS Associates

1930 Olney Ave

Cherry Hill NJ 08003

Spire Federal Credit Union

PO Box 131450

Roseville MN 55113-0013

North Shore Agency

PO Box 4945

Trenton NJ 08650

Stewart Zlimen and Jungers Ltd

2277 Highway 36 West RM 100

Roseville MN 55113

Northland Group Inc

PO Box 390846

Edina MN 55439

US Bank

Bankruptcy Dept

PO Box 5229

Cincinnati OH 45201 5229

Northstar Location Services

4285 Genesee St

Cheektowaga NY 14225-1943

Wings Financial

14984 Glazier Avenue ste 100

Apple Valley MN 55124 7490